Case 16-15369 Doc 1 Filed 05/05/16 Entered 05/05/16 11:11:42 Desc Main Document Page 1 of 53 Fill in this information to identify your case: FILED United States Bankruptcy Court for the: UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS Northern District of Illinois MAY 0.5 2016 Case number (if known): Chapter you are filing under: ☐ Chapter 7 ☐ Chapter 11 JEFFREY P. ALLSTEADT, CLERK Chapter 12 Chapter 13 Check if this is an amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **identify Yourself** About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your **DWIGHT** government-issued picture First name identification (for example, First name your driver's license or passport). Middle name Middle name **WINTERS** Bring your picture Last name identification to your meeting Last name with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name years Include your married or Middle name Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name Last name 3. Only the last 4 digits of xxx - xx - <u>8 2 9 8</u> your Social Security number or federal Individual Taxpaver 9 xx - xx -Identification number 9 xx - xx -______

(ITIN)

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Debtor 1

DVVIGHT	VVINI	EKS		
First Name	Middle Name		Last Name	

Case number (if known)_

	53-7096/97250 ACADA Adaptic Acada Ac			
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business name and Employer Identification Numb (EIN) you have used	✓ I have not used any business names or EINs. pers	I have not used any business names or EINs. Business name		
the last 8 years	Business name			
Include trade names an doing business as name	AC			
•	Business name	Business name		
	EIN	* _		
	In 114	EIN		
	EIN	EIN		
निवार्त केने तक पित्र तक कारण कारण कारण कारण के किए कारण के तक पान पान कारण कारण कारण कारण कारण कारण कारण कारण	iki yelemba keranta matu hisiabi sembakan didakan balikan balikan balikan balikan berbatan didik berbatan didik berbatan balikan berbatan balikan berbatan balikan berbatan balikan berbatan ber			
5. Where you live		If Debtor 2 lives at a different address:		
	7755 S EASTEND AVE			
	Number Street	Number Street		
	CHICAGO IL 60649			
	City State ZIP Code	City State ZIP Code		
	County	County		
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
	Number Street	Number Street		
	95551			
	P.O. Box	P.O. Box		
	PALATINE IL 60095			
distribution de la companya de la c The companya de la c	City State ZIP Code	City State ZIP Code		
6. Why you are choosir	ng Check one:	стинент и под при на п		
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)		
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Debtor 1

DWIGHT WINTERS
First Name Middle Name

Case number (if known)

3	art 2: Tell the Court Abo	out Your	Bankruptc	y Case				
7	The chapter of the Bankruptcy Code you	Check for Bar	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7					
	are choosing to file under							
	unaci	☐ Ch	apter 11					
		☐ Ch	☐ Chapter 12					
*********		☑ Ch	apter 13					
8.	How you will pay the fee	loc: you sub	al court for r irself, you m initting your	nore details ab ay pay with ca	out how you i ish, cashier's	may pay. Typica check, or mone	heck with the clerk's office in your ally, if you are paying the fee y order. If your attorney is y pay with a credit card or check	
		☑ I ne <i>Ap</i> µ	ed to pay to	he fee in insta Individuals to F	allments. If yo	ou choose this o	ption, sign and attach the ents (Official Form 103A).	
		☐ I re By l less pay	quest that r law, a judge than 150% the fee in ir	my fee be wai may, but is no of the official pastallments). If	ved (You may trequired to, poverty line th you choose th	request this op waive your fee, at applies to you nis option, you n	otion only if you are filing for Chapter 7. and may do so only if your income is ur family size and you are unable to nust fill out the <i>Application to Have the</i> t with your petition.	
9.	Have you filed for	☑ No	and the second s	an a	emented to make an about the effective processing a security of a security and a security and a security and a	albern de Sentyle i Cerenge vog Sentyle den men vog en gegende sekke vog.		
	bankruptcy within the last 8 years?	☐ Yes.	District		When	MM / DD / YYYY	Case number	
			District		Mhan	MM / DD / YYYY	Coop gumber	
			-		vwieii	MM / DD / YYYY	Case number	
			District		When	MM / DD / YYYY	Case number	
10.	Are any bankruptcy	☑ No	that we describe the second section with the second section with the second section with the second section second section section second section sect					
	cases pending or being filed by a spouse who is		Debtor					
	not filing this case with						Relationship to you	
	you, or by a business partner, or by an affiliate?			***************************************	- VVIVEIS	MM / DD / YYYY	Case number, if known	
			Debtor				Relationship to you	
							Case number, if known	
	Do you rent your residence?	☑ No. ☐ Yes.	residence?	ndlord obtained a	an eviction judg	ment against you	and do you want to stay in your	
			No. Go t					
			Yes. Fill	out <i>Initial Staten</i> cruptcy petition	nent About an E	Eviction Judgment	Against You (Form 101A) and file it with	

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Debtor 1

DWIGHT WINTERS
First Name Middle Name

Case number (if known)

	Are you a sole proprietor	🛭 No.	Go to Part 4.					
	of any full- or part-time business?	☐ Yes	Yes. Name and location of business					
	A sole proprietorship is a	To see that to did to did to business						
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		****			
	a corporation, partnership, or LLC.		Number Street				The state of the s	
S	If you have more than one							
	sole proprietorship, use a separate sheet and attach it		***					
	to this petition.		City			State	ZIP Code	
			Check the appropriate I					
			Health Care Busine					
			Single Asset Real E)	
			Stockbroker (as def					
			Commodity Broker ((as defined i	11 U.S.C. § 1	01(6))		
	That Hamiltonia pay in the state and the state of the sta		☐ None of the above					
For a definition of small business debtor, see 11 U.S.C. § 101(51D).		□ No.	I am filing under Chapte	r 11, but I ar			or according to the definition in ording to the definition in the	
		₩ Yes.	Bankruptcy Code.					
ır	t 4: Report if You Own o		bankruptcy Code.	erty or An	y Property T	hat Needs I	mmediate Attention	
C	Do you own or have any		bankruptcy Code.	erty or An	y Property T	hat Needs I	mmediate Attention	
I F	Do you own or have any property that poses or is alleged to pose a threat	r Have	bankruptcy Code.	erty or An	y Property T	hat Needs I	mmediate Attention	
r e c	Do you own or have any property that poses or is	r Have	Any Hazardous Prop	erty or An	y Property T	hat Needs I	mmediate Attention	
r a c ic FC	Do you own or have any property that poses or is alleged to pose a threat of imminent and dentifiable hazard to	r Have	Any Hazardous Prop What is the hazard?				mmediate Attention	
C Facility Follows	Do you own or have any property that poses or is alleged to pose a threat of imminent and dentifiable hazard to bublic health or safety? Or do you own any property that needs	r Have	Any Hazardous Prop What is the hazard?					
C Facili FC Fit F Ptf	Do you own or have any property that poses or is alleged to pose a threat of imminent and dentifiable hazard to public health or safety? Or do you own any property that needs mmediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	r Have	Any Hazardous Prop What is the hazard?					
C Facili FC Fit F Ptf	Do you own or have any property that poses or is alleged to pose a threat of imminent and dentifiable hazard to public health or safety? Or do you own any property that needs mmediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	r Have	Any Hazardous Prop What is the hazard? If immediate attention is					
C Faci FC Pit FP#	Do you own or have any property that poses or is alleged to pose a threat of imminent and dentifiable hazard to public health or safety? Or do you own any property that needs mmediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	r Have	Any Hazardous Prop What is the hazard? If immediate attention is	s needed, wh	y is it needed?			
C Facility Follows	Do you own or have any property that poses or is alleged to pose a threat of imminent and dentifiable hazard to public health or safety? Or do you own any property that needs mmediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	r Have	Any Hazardous Prop What is the hazard? If immediate attention is	s needed, wh	y is it needed?			

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Debtor 1

DWIGHT WINTERS

Last Name

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Abo	ut	D	eb	to	r	1	:

Doc 1

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	bout
credit counseling because of:	

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military

duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

L	I received a briefing from an approved credit
	counseling agency within the 180 days before
	filed this bankruptcy petition, and I received a
	certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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credit counseling because of:	

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incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1

Case number (if known)

Part 6: Answer These Q	uestions for Reporting Purpo	oses					
16. What kind of debts do you have?	16a. Are your debts prima as "incurred by an individ	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." ☑ No. Go to line 16b. ☑ Yes. Go to line 17. 					
, ou have.							
	16b. Are your debts prima money for a business or i	arily business debts? Business debts investment or through the operation of the	s are debts that you incurred to obtain business or investment.				
	No. Go to line 16c. Yes. Go to line 17.						
	16c. State the type of debts yo	ou owe that are not consumer debts or bu	siness debts.				
17. Are you filing under Chapter 7?	☑ No. I am not filing under C	Chapter 7. Go to line 18.	Statement of the Statem				
Do you estimate that aft any exempt property is	er	oter 7. Do you estimate that after any exer es are paid that funds will be available to	mpt property is excluded and distribute to unsecured creditors?				
excluded and administrative expenses	□ No	·					
are paid that funds will be available for distribution to unsecured creditors?	De 🚨 Yes						
18. How many creditors do	2 1-49	1,000-5,000	25,001-50,000				
you estimate that you owe?	50-99	5,001-10,000	50,001-100,000				
OWE !	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000				
19. How much do you	2 \$0-\$50,000	□ \$1,000,001-\$10 million	\$500,000,001-\$1 billion				
estimate your assets to be worth?	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	□ \$1,000,000,001-\$10 billion				
be worth;	\$100,001-\$500,000 \$500,001-\$1 million	\$50,000,001-\$100 million	☐ \$10,000,000,001-\$50 billion				
व्योभवनिकालका में द्वाराव्योभविकालके कामाध्यक के द्वाराव्यान कारण कारण कारण कारण कारण के द्वाराव्यान कारण कारण -	in in in in the state of the contract of the c	\$100,000,001-\$500 million	More than \$50 billion				
0. How much do you estimate your liabilities	\$0-\$50,000	\$1,000,001-\$10 million	3500,000,001-\$1 billion				
to be?	\$50,001-\$100,000 \$100,001-\$500,000	□ \$10,000,001-\$50 million □ \$50,000,001-\$100 million	\$1,000,000,001-\$10 billion				
	\$500,001-\$300,000	\$100,000,001-\$100 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion				
Part 7: Sign Below		The second of th	www. wore trail \$20 billion				
or you	I have examined this petition, ar correct.	nd I declare under penalty of perjury that	the information provided is true and				
	If I have chosen to file under Ch of title 11, United States Code. I under Chapter 7.	apter 7, I am aware that I may proceed, i I understand the relief available under eac	f eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed				
	If no attorney represents me and this document, I have obtained a	d I did not pay or agree to pay someone v and read the notice required by 11 U.S.C.	vho is not an attorney to help me fill out § 342(b).				
	I request relief in accordance wit	th the chapter of title 11, United States Co	ode, specified in this petition.				
	I understand making a false stat with a bankruptcy case can resu 18 U.S.C. §§ 152, 1341, 1519, a	III IN TINES UD to \$250 000, or imprisonmen	money or property by fraud in connection nt for up to 20 years, or both.				
	* Aw W	***************************************					
	Signature of Debtor 1	Signature	of Debtor 2				
	Executed on 192	2016 Executed	on				
	MM / DD /Y	YYYY	MM / DD /VVV				

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Dρ	btor	1	

DWIGHT WINTERS
First Name Let Name

Case number (if known)_____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

***	Date	
Signature of Attorney for Debtor		MM / DD /YYYY
Printed name		
Firm name		
Number Street	· · · · · · · · · · · · · · · · · · ·	
City	State	ZIP Code
City Contact phone	State	ZIP Code

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Debtor 1

DWIGHT WINTERS

UVVIGHT VVINTERS

Case number (# known)_____

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious ac consequences?	tion with long-to	erm financial and legal
☐ No ☑ Yes		
Are you aware that bankruptcy fraud is a serious crime inaccurate or incomplete, you could be fined or impriso	and that if you ened?	r bankruptcy forms are
☑ Yes		
Did you pay or agree to pay someone who is not an att	forney to help y	ou fill out your bankruptcy forms?
Yes. Name of Person		
Attach Bankruptcy Petition Preparer's Notice, Dec	claration, and Sig	anature (Official Form 110)
	,	Gilder Ontri 13).
By signing here, I acknowledge that I understand the richave read and understood this notice, and I am aware attorney may cause me to lose my rights or property if I	that filing a ban	kruptcy case without an
: Dun u		
Signature of Debtor 1,	Signature of De	btor 2
Date 4/75/16 MM / DD / 8YYY	Date	MM / DD / YYYY
Contact phone	Contact phone	
Cell phone	Cell phone	
Email address	Email address	

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ill in this in	formation to iden	tify your case and this	filing:			
Debtor 1	DWIGHT WINTERS					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name	*****		
United States &	Bankruptcy Court for	the: Northern District of I	llinois			
Case number	16-09599					

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Do you own or have any legal or equitable inter ✓ No. Go to Part 2. ✓ Yes. Where is the property?	rest in any residence, building, land, or similar prop	·	
1.1. Street address, if available, or other description City State ZIP Code	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure Creditors Who Have Clair Current value of the entire property? \$	d claims on Schedule D. ms Secured by Property. Current value of the portion you own? \$
County	☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another Other information you wish to add about this it property identification number:	Check if this is co (see instructions)	mmunity property
1.2. Street address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	Do not deduct secured cla the amount of any securer Creditors Who Have Clain Current value of the entire property?	ims or exemptions. Put d claims on Schedule D: as Secured by Property.
City State ZIP Code	☐ Timeshare ☐ Other Who has an interest in the property? Check one.	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
County	□ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another Other information you wish to add about this iterproperty identification number:	Check if this is cor (see instructions) n, such as local	nmunity property

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What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put Single-family home the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property, Street address, if available, or other description Duplex or multi-unit building Condominium or cooperative Current value of the Current value of the entire property? Manufactured or mobile home portion you own? ☐ Land Investment property City State ☐ Timeshare ZIP Code Describe the nature of your ownership interest (such as fee simple, tenancy by Other_ the entireties, or a life estate), if known. Who has an interest in the property? Check one. Debtor 1 only County Debtor 2 only Debtor 1 and Debtor 2 only ☐ Check if this is community property At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number: 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. Part 2: **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles M No Yes Who has an interest in the property? Check one. Make: 3.1 Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D. Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? portion you own? At least one of the debtors and another Other information: Check if this is community property (see instructions) If you own or have more than one, describe here: Who has an interest in the property? Check one. Make: 3.2 Do not deduct secured claims or exemptions. Put Debtor 1 only the amount of any secured claims on Schedule D: Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? portion you own? At least one of the debtors and another Other information: Check if this is community property (see instructions)

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3. 1	Make:	Who has an interest in the property? Check one.	Do not deduct secured cla	aims or exemptions. Put
٨	Model:	Debtor 1 only	the amount of any secure Creditors Who Have Clair	d claims on Schedule D
Υ	Year:	Debtor 2 only		
A	Approximate mileage:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Other information:	At least one of the debtors and another		portion you only
to the same of the		Check if this is community property (see instructions)	\$	\$
. N	Лаke:	Who has an interest in the property? Check one.	Do not deduct secured cla	ims or exemptions. Put
N	Model:	Debtor 1 only	the amount of any secure Creditors Who Have Clain	d claims on Schedule D:
Υ	/ear:	Debtor 2 only		
Α	pproximate mileage:	Debtor 1 and Debtor 2 onlyAt least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
	Other information:	At least one of the debtors and another	. , ,	. , , , , , , , , , , , , , , , , , , ,
		Check if this is community property (see instructions)	\$	\$
nple lo es	es: Boats, trailers, motors, personal w	and other recreational vehicles, other vehicles, and access attercraft, fishing vessels, snowmobiles, motorcycle accesso Who has an interest in the property? Check one	ries	
nple o es Ma Me	es: Boats, trailers, motors, personal w	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured claithe amount of any secured Creditors Who Have Claim. Current value of the	ms or exemptions. Put
nple lo 'es Ma Ma	es: Boats, trailers, motors, personal w ake: odel:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured claithe amount of any secured Creditors Who Have Claim. Current value of the	ms or exemptions. Put claims on Schedule D; s Secured by Property. Current value of the
mple No Yes Ma Ye	es: Boats, trailers, motors, personal w ake: odel:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured claisthe amount of any secured Creditors Who Have Claim. Current value of the entire property?	ms or exemptions. Put claims on Schedule D; s Secured by Property. Current value of the portion you own?
mple lo fes Mi Ye Ot	es: Boats, trailers, motors, personal wake: odel: ear: ther information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured claithe amount of any secured Creditors Who Have Claim. Current value of the entire property? \$ Do not deduct secured clair.	ms or exemptions. Put claims on Schedule D: s Secured by Property. Current value of the portion you own? \$
Mil Otto	es: Boats, trailers, motors, personal wake: odel: ear: ther information: on or have more than one, list here:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured claim the amount of any secured Creditors Who Have Claim. Current value of the entire property? \$ Do not deduct secured claim the amount of any secured.	ms or exemptions. Put claims on Schedule D; s Secured by Property. Current value of the portion you own? \$
Manual Ma	es: Boats, trailers, motors, personal was a lake: lake: lodel: ear: ther information: on or have more than one, list here: ake:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured clais the amount of any secured Creditors Who Have Claim. Current value of the entire property? \$ Do not deduct secured claim the amount of any secured Creditors Who Have Claims	ms or exemptions. Put claims on Schedule D: s Secured by Property. Current value of the portion you own? \$
Miles ow Ma	es: Boats, trailers, motors, personal was ake: odel: ear: ther information: on or have more than one, list here: ake: odel:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured claimed the amount of any secured Creditors Who Have Claimed Creditors Who Have Claimed Creditors Who Have Claimed Do not deduct secured claimed Creditors Who Have Claimed Current value of the	ms or exemptions. Put claims on Schedule D; s Secured by Property. Current value of the portion you own? \$

5.

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Describe Your Personal and Household Items

	ny legal or equitable interest in any of the following items?	portion y	value of the vou own?
6. Household goods	and furnishings	and the or exempti	ons, proceedings and
	pliances, furniture, linens, china, kitchenware		
☐ No			
Yes. Describe	LIVING ROOM, KITCHEN, BATHROOM, BEDROOM	\$	1,500.00
7. Electronics		ht	
collectio	ns and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music ns; electronic devices including cell phones, cameras, media players, games		
□ No		on the same of	
Yes. Describe	······ LAPTOP	\$	100.00
8. Collectibles of valu		management of the second	
stamp, c	and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; pin, or baseball card collections; other collections, memorabilia, collectibles		
No -		lamel reconstruction	
Yes. Describe		\$	
Equipment for spor			
Examples: Sports, p and kaya	hotographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes ks; carpentry tools; musical instruments		
☑ No			
Yes. Describe		\$	
0. Firearms		wy wasterfoods	
Examples: Pistols, rit ✓ No	les, shotguns, ammunition, and related equipment		
Yes. Describe		S	
1. Clothes			
	clothes, furs, leather coats, designer wear, shoes, accessories		
	EVERYDAY WEARING APPAREL	\$	600.00
2. Jewelry		······································	
Examples: Everyday gold, silve	jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, r		
□ No		adala (Missana)	
Yes. Describe	EVERYDAY JEWELERY	\$	50.00
3. Non-farm animals			•
Examples: Dogs, cats	s, birds, horses		
✓ No ☐ Yes. Describe			
		\$	
Any other personal a	and household items you did not already list, including any health aids you did not list		
Yes. Give specific		The resemble of	
information		\$	
6. Add the dollar value	of all of your entries from Part 3, including any entries for pages you have attached	s	2,250.00
ior Paπ 3. Write that	number here	· L	2,200,00

Part 4:

Describe Your Financial Assets

Do you own or have an	ly legal or equitable interest in	n any of the following?		Current value of the portion you own? Do not deduct secured claim or exemptions.
16. Cash <i>Examples:</i> Money yo	u have in your wallet, in your ho	ome, in a safe deposit box, and on hand when you	file your petition	
☑ No				
Yes			Cash:	\$
17. Deposits of money Examples: Checking, and other	savings, or other financial acco	ounts; certificates of deposit; shares in credit unions multiple accounts with the same institution, list eac	s, brokerage house: h.	s,
7 Yes		Institution name:		
	17.1. Checking account:	BANK OF AMERICA	**************************************	\$100.00
	17.2. Checking account:		THE STATE OF THE S	. \$
	17.3. Savings account:			. \$
	17.4. Savings account:			\$
	17.5. Certificates of deposit:			\$
	17.6. Other financial account:			
	17.7. Other financial account:			Y
	17.8. Other financial account:			T
	17.9. Other financial account:			4
		***************************************		\$
18. Bonds, mutual funds, Examples: Bond funds No Yes	, or publicly traded stocks , investment accounts with brok Institution or issuer name:	erage firms, money market accounts		
				•
				. \$. \$
	**************************************			. \$
19. Non-publicly traded s an LLC, partnership,	stock and interests in incorpo and joint venture	rated and unincorporated businesses, including	g an interest in	
☑ No	Name of entity:		% of ownership:	
	-		0% %	¢
Yes. Give specific				JD .
Yes. Give specific information about them			0%%	\$

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20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☑ No ☐ Yes. Give specific Issuer name: information about them..... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ No Yes. List each account separately. Type of account: Institution name: **USPS** 3,400.00 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ☑ No ☐ Yes..... Institution name or individual: Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Z No Yes Issuer name and description:

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24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). **Ø** No 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit **2** No ☐ Yes. Give specific information about them.... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements 2 No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses Z No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you Z No ☐ Yes. Give specific information about them, including whether Federal: you already filed the returns State: and the tax years. Local: 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Z No Yes. Give specific information..... Alimony: Maintenance: \$____ Support: Divorce settlement: Property settlement: 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else Z No Yes. Give specific information.....

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31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Yes. Name the insurance company Company name: Beneficiary: Surrender or refund value: of each policy and list its value... 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. Z No ☐ Yes. Give specific information..... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue Yes. Describe each claim. 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☑ No Yes. Describe each claim. 35. Any financial assets you did not already list ☑ No Yes. Give specific information..... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here 3,500.00 Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. Yes. Go to line 38. Current value of the portion you own? Do not deduct secured claims or exemptions. 38. Accounts receivable or commissions you already earned ☐ No ☐ Yes. Describe.... 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ☐ No Yes. Describe....

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40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade ☐ No Yes. Describe..... 41. Inventory ☐ No Yes. Describe.... 42. Interests in partnerships or joint ventures ☐ No ☐ Yes. Describe...... Name of entity: % of ownership: 43. Customer lists, mailing lists, or other compilations ☐ No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? Yes, Describe 44. Any business-related property you did not already list ☐ No ☐ Yes. Give specific information 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6: If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions. 47. Farm animals Examples: Livestock, poultry, farm-raised fish ☐ No ☐ Yes.....

48. Crops—either growing or harvested		
☐ No ☐ Yes. Give specific information		\$
49 Farm and fishing equipment, implements, machinery, fixtu No Yes	ures, and tools of trade	
		\$
50. Farm and fishing supplies, chemicals, and feed No Yes		
		\$
51. Any farm- and commercial fishing-related property you did	d not already list	
Yes. Give specific information		\$
52. Add the dollar value of all of your entries from Part 6, inclu for Part 6. Write that number here	uding any entries for pages you have attached	\$
Part 7: Describe All Property You Own or Have	e an Interest in That You Did Not List Ab	ove
53. Do you have other property of any kind you did not already		
Examples: Season tickets, country club membership		
Yes. Give specific		\$
information		\$
		\$
4. Add the dollar value of all of your entries from Part 7. Write	that number here	→ [s
art 8: List the Totals of Each Part of this Form	n	
5. Part 1: Total real estate, line 2		→ \$0.00
6. Part 2: Total vehicles, line 5	\$	
7. Part 3: Total personal and household items, line 15	\$2,250.00	
8. Part 4: Total financial assets, line 36	\$3,500.00	
9. Part 5: Total business-related property, line 45	\$0.00	
D. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
1. Part 7: Total other property not listed, line 54	+\$0.00	
2. Total personal property. Add lines 56 through 61	\$Copy personal property total	+\$ 5,750.00
:.Total of all property on Schedule A/B. Add line 55 + line 62		s 5,750.00
		T

Case 16-15369 Doc 1 Filed 05/05/16 Entered 05/05/16 11:11:42 Desc Main Page 19 of 53 Document Fill in this information to identify your case: **DWIGHT WINTERS** Debtor 1 Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois 16-09599 Case number Check if this is an (If known) amended filing Official Form 106C Schedule C: The Property You Claim as Exempt 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: Identify the Property You Claim as Exempt 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Check only one box for each exemption. Copy the value from Schedule A/B Brief **CHECKING** s 100.00 735 ILCS 5/12-1001 (B) □ \$ description: 🗹 100% of fair market value, up to Line from 17 Schedule A/B: any applicable statutory limit Brief HOUSEHOLD ITEM \$ 1.500.00 **□** \$ 735 ILCS 5/12-1001 (B) description: 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief WEARING APPARE s 600.00 735 ILCS 5/12-1001 (A) □ s description: 4 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) ☑ No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Part 2:

Additional Page

Brief descript on <i>Schedule</i> A	ion of the property and line VB that lists this property	Current va portion yo		Amount of the exemption you claim	Specific laws that allow exemption
		Copy the va		Check only one box for each exemption	
Brief description:	JEWLERY	\$	50.00	\$	735 ILCS 5/12-1001 (B)
Line from Schedule A/B:	12			100% of fair market value, up to any applicable statutory limit	
Brief description:	401K	\$	3,400.00	Q \$	735 ILCS 5/12-1001 (B)
Line from Schedule A/B:	21			100% of fair market value, up to any applicable statutory limit	
Brief description:	LAPTOP	\$	100.00	= \$	735 ILCS 5/12-1001 (B)
Line from Schedule A/B:	7			100% of fair market value, up to any applicable statutory limit	
Brief description:		\$		O s	
Line from Schedule A/B:		***************************************		☐ 100% of fair market value, up to any applicable statutory limit	-
Brief description:		\$		\$	
Line from Schedule A/B:	Company of the Compan			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$		- \$	
Line from Schedule A/B:	A-104			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$		□ \$	
Line from Schedule A/B:				100% of fair market value, up to any applicable statutory limit	
Brief description:		\$		□ \$	
Line from Schedule A/B:				☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$		□\$	
Line from Schedule A/B:			•	☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$		⊐ş	
Line from Schedule A/B:				100% of fair market value, up to any applicable statutory limit	
Brief description: -		\$		□ \$	
Line from Schedule A/B: -				100% of fair market value, up to any applicable statutory limit	
Brief description: -		\$		3 \$	
Line from Schedule A/B;				100% of fair market value, up to any applicable statutory limit	

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Fill in this in	formation to ide	entify your case:				
Debtor 1	DWIGHT WINTERS					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States I	Bankruptcy Court fo	or the: Northern District of Illi	inois			
Case number	16-09599					
(If known)						

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below.

As much as possible, list the claims in alp	more than one secured claim, list the creditor separately has a particular claim, list the other creditors in Part 2. habetical order according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
FLAGSHIP FINANCIAL Creditor's Name	Describe the property that secures the claim:	\$26,000.00	\$	\$
3 CHRISTY DR Number Street	2015 JEEP CHEROKEE	***		
CHADDS FORD PA 19317 City State ZIP Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)			
community debt Date debt was incurred 04/04/2015	Last 4 digits of account number			
2 CHRYSLER CAPITAL		\$23,000.00	**************************************	ininatusiones anauguepininas mins
Creditor's Name POBOX 961275 Number Street	2015 CHRYLER 200			
FT WORTH TX 76161 City State ZIP Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)			
community debt Date debt was incurred 04/04/0201				

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Debtor 1

DWIGHT WINTERS

Case number (if known) 16-09599

First Name Last Name **Additional Page** Column A Column B Column C Part 1: Amount of claim Value of collateral Unsecured After listing any entries on this page, number them beginning with 2.3, followed that supports this Do not deduct the portion by 2.4, and so forth. value of collateral. claim. If any Describe the property that secures the claim: Creditor's Name Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured) Debtor 2 only car loan) Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and another Judgment lien from a lawsuit Other (including a right to offset) Check if this claim relates to a community debt Date debt was incurred _ Last 4 digits of account number Describe the property that secures the claim: Creditor's Name Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated ZIP Code Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only car loan) Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and another Judgment lien from a lawsuit Other (including a right to offset) Check if this claim relates to a community debt Date debt was incurred Last 4 digits of account number Describe the property that secures the claim: Creditor's Name Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated State ZIP Code Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only car loan) Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and another Judgment lien from a lawsuit Other (including a right to offset) Check if this claim relates to a community debt Date debt was incurred Last 4 digits of account number Add the dollar value of your entries in Column A on this page. Write that number here: 49.000.00 If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

49.000.00

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Debtor 1

DWIGHT WINTERS
First Name Middle Name

Last Name

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Part 2: List Others to Be Notified for a Debt That You Already Listed

~	AND A SECTION OF A CONTRACT OF A SECTION OF	do not fill out or subn	W. Co. S. Man.	
_]				On which line in Part 1 did you enter the creditor?
Name				Last 4 digits of account number
Number	Street			
City		State	ZIP Code	•••••
	i Grand de la Common de la America de Servicia de Common de la Common de La Common de La Common de La Common d	renewa kwing (ministra Opticia) at tristra kwina k	dertalet det til det en til den en til en	On which line in Part 1 did you enter the creditor?
Name			ANTICATE AND ANTICATE ANTICATE AND ANTICATE ANTICATE AND ANTICATE AND ANTICATE AND ANTICATE AND ANTICATE AND	Last 4 digits of account number
Number	Street			
City		State	ZIP Code	
Tradition to the transport of the transp	th start tide we true mee manner to glan and expect to extrapoleus e when whe	men ment hat man til sattat i å store sock men men men en siste hat kallendet sockhet.	atti että 4,10 metti tuottavat tai taivat viin tiittiin, 1963 met tuoteen vuonna nelyvy	On which line in Part 1 did you enter the creditor?
Name			· · · · · · · · · · · · · · · · · · ·	Last 4 digits of account number
Number	Street	W4 Park		_
City		State	ZiP Code	- -
e e amende d'estaces de la facilité de peut la peut la peut	yerkert hennet trockstuderk a sejvenser jurget festen hatt zerke abstreellak Aye	N 19 YAN A 2 YAN A 33 MAA A 4 NO MAACAA 36 YA 1 AAA 90A YANSA 33N SAAS AA 4 SISAB	પ્રવેશનિક કિલ્લામાં કુલ કુલ લાકા કરો છે. તેને કે	On which line in Part 1 did you enter the creditor?
Name				Last 4 digits of account number
Number	Street	The state of the s		-
City		State	ZIP Code	- -
A STORY OF STREET AND A STREET A	eri (1000) militari e eme e se e e e e e e e e e e e e e e	es es es e menocomo esta establica establica establica e en entre en entre en en	Migrit (1904) (1944) Arman (1944) Arman Arman (1947) (1944) (1944) Arman (1944)	On which line in Part 1 did you enter the creditor?
Name			W4444V	Last 4 digits of account number
Number	Street		A THE SAME SAME SAME SAME SAME SAME SAME SAM	-
City		State	ZIP Code	- - :
*Liberal Section of the Section Section 2 of the S	iteratus kitantus kalenturus elektrologistas pietetas kitalista taitus kaitus kalentus kaitus kaitus kaitus ka Kantantus	mendelektristerinet in der kolonier (der kolonier in der kolonier in der kolonier in der kolonier in der koloni Territoria	etistististä tilä tilä tenen saita en en en et sen en en et saitti saitti saitti saitti saitti saitti saitti s Saitti saitti saitti saitti saitti sen en e	On which line in Part 1 did you enter the creditor?
Name			- t - t - t - t - t - t - t - t - t - t	Last 4 digits of account number
Number	Street			-
City		State	ZIP Code	

Fill in this	Case 16-15369 information to identify y	Doc 1 our case:	Filed 05/05/16		5/05/16 11:11:42 53	Desc Main
	DWIGHT WINTER:	S	100 m (A. 40 m) 100 m (100 A. 20	***************************************		
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filin	g) First Name	Middle Name	Last Name	·····		
United State	s Bankruptcy Court for the: N					
	16 00500	ioithean Distilt	a or minors	-		Check if this is an
Case numbe (If known)	10-0009					amended filing
Official	Form 106E/F					
Sched	ule E/F: Cred	ditors \	Who Have L	Insecure	ed Claims	12/15
A/B: Propert creditors wit needed, cop any addition	er party to any executory ly (Official Form 106A/B) th partially secured clain	contracts or and on Sche as that are lis t out, numbe and case n	unexpired leases that dule G: Executory Conted in Schedule D: Cre r the entries in the box number (if known).	could result in a stracts and Unex ditors Who Have	a claim. Also list executo pired Leases (Official Fo e Claims Secured by Pro	with NONPRIORITY claims. Ory contracts on Schedule orm 106G). Do not include any operty. If more space is age to this page. On the top of
1. Do any c	reditors have priority un o to Part 2.					
List all o each clair nonpriorit unsecured	n listed, identify what type y amounts. As much as po d claims, fill out the Contin	of claim it is, i essible, list the uation Page o	f a claim has both priorit claims in alphabetical o f Part 1. If more than on	y and nonpriority rder according to e creditor holds a	amounts, list that claim he the creditor's name. If you particular claim, list the of	separately for each claim. For ere and show both priority and a have more than two priority ther creditors in Part 3.
· · · · (For an ex	cplanation of each type of	claim, see the	instructions for this form	in the instruction	n booklet.) Total cla	im Priority Nonpriority amount amount
2.1 IRS			I and A district	0	2 0 0 + 20.00	
Priority Cre	ditor's Name		Last 4 digits of acco	unt number <u>O</u>	<u>2 9 8</u> \$ 30,00	0.00 \$\$
Number	X 802501 Street		When was the debt i	ncurred?	·	
	On cot		. As of the data you fil	la éba alaimin a o	had bord	
CINN	ОН	45280	As of the date you fill Contingent	e, the claim is: C	neck all that apply.	
City	State	ZIP Code	Unliquidated			
Who inc	urred the debt? Check one.		☐ Disputed			
Debto			Type of DDIODITY			
	r 1 and Debtor 2 only		Type of PRIORITY u		:	
	st one of the debtors and anot	ther	Domestic support o			
	k if this claim is for a com		☐ Taxes and certain of Claims for death or			
	im subject to offset?		intoxicated		•	
☐ No ☑ Yes			Other, Specify			
A CONTRACTOR AND A CONT	ભેગોમાં અનુ ભાગામાં આવેલ કરોતા કરી છે. આ માને લેવન અને અને અને સાથે ભાગ અને અને અને સ્વાર્થ કરે છે. કરી છે. અને	r Gera Materiae (Wieso e brok Looks Loborns Looks Looks)		al of well-like in the health and the control of th		in Karangan ngganga (mangkan karang karan Karang karang nggang karang
2 IDOR Priority Cred	ditor's Name		Last 4 digits of accou	ınt number <u>8</u>	2 9 8 _{\$ 1,000}	0.00 \$\$
			When was the debt in	curred?		
Number	Street		As of the date you file	a the claim in or	and all that and	
SDDIN	GFIELD IL	62740	Contingent	o, ore cianii i s : Ui	еол ан шат арріу.	
City	State	62719 ZIP Code	Unliquidated			
	irred the debt? Check one.		Disputed			
Debtor			Type of PRIORITY u	nsecured claim:		
Debtor	12 only 11 and Debtor 2 only		☐ Domestic support of			
	t and Debtor 2 only tone of the debtors and anoth	her	Taxes and certain of		the government	
			Claims for death or			
☐ Chec	c if this claim is for a comr im subject to offset?			personal injury while	e you were	

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First Name Middle Name Doc 1

Part 1: Your PRIORITY L	Jnsecured C	Claims — C	ontinuation	Page

After I	listing any entries on this page, number then	n beginning with 2.3, followed by 2.4, and so forth.	Total claim	Priority amount	Nonpriority amount
Pı	riority Creditor's Name	Last 4 digits of account number	\$	\$	\$
Ni	umber Street	When was the debt incurred?			
		As of the date you file, the claim is: Check all that apply			
		Contingent			
Çi	ty State ZIP Code	Unliquidated			
W	tho incurred the debt? Check one.	☐ Disputed			
	Debtor 1 only	Type of PRIORITY unsecured claim:			
	Debtor 2 only	☐ Domestic support obligations			
<u>_</u>	Debtor 1 and Debtor 2 only At least one of the debtors and another	Taxes and certain other debts you owe the government			
		Claims for death or personal injury while you were			
	Check if this claim is for a community debt	intoxicated Other. Specify			
ls	the claim subject to offset?				
	No Yes				
Total Control	alle de hande mente gir option (2000) 66 die Februarie de name de name de poste (1966 februarie) 65 die n. b. n.	Last 4 digits of account number	The state of the s	an a	20000000 terromony representatives
Pri	ority Creditor's Name		**************************************	Ψ	¥
Nu	mber Street	When was the debt incurred?			
		As of the date you file, the claim is: Check all that apply.			
		☐ Contingent			
City	State ZIP Code	Unliquidated			
WI	ho incurred the debt? Check one.	☐ Disputed			
	Debtor 1 only	Type of PRIORITY unsecured claim:			
	Debtor 2 only				
<u> </u>	Debtor 1 and Debtor 2 only	 Domestic support obligations Taxes and certain other debts you owe the government 			
ليا	At least one of the debtors and another	Claims for death or personal injury while you were			
	Check if this claim is for a community debt	intoxicated			
ls t	the claim subject to offset?	Other. Specify			
	No				
	Yes				
		The second secon	i indina manga kating indinang pangang pangang ang	is that Colonial Angular the Property of the State of the Colonial Colonia	Přesi PRA Posto Posto Posto Poda Poda poda pojavy, vypavy pad
Prio	rity Creditor's Name	Last 4 digits of account number	\$		B
Nun	nber Street	When was the debt incurred?			
		As of the date you file, the claim is: Check all that apply.			
		_			
City	State ZIP Code	☐ Contingent ☐ Unliquidated			
Wh	o incurred the debt? Check one.	☐ Disputed			
	Debtor 1 only	Type of PRIORITY unsecured claim:			
	Debtor 2 only				
	Debtor 1 and Debtor 2 only	Domestic support obligationsTaxes and certain other debts you owe the government			
	At least one of the debtors and another	Claims for death or personal injury while you were			
	Check if this claim is for a community debt	intoxicated Other. Specify	O CONSTRUCTION AND AND AND AND AND AND AND AND AND AN		error 7000 total kililandiku kiniga (1934) proje
is ti	he claim subject to offset?				
	No				
	Yes				

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W.	Nie.	Name of	10.5	
2	ar	t 2		

List All of Your NONPRIORITY Unsecured Claims

3.	Do any creditors have nonpriority up No. You have nothing to report in the Yes	his part. Si	ubmit this form to	the court with your other schedules.						
4.	inompromy unsecured claim, list the cre	d claims in ditor sepa ditor holds	n the alphabetica	al order of the creditor who holds each claim. If a creditor had also had a	at liet ala	ima alraadu :				
	ר		****	The state of the s	Tota	al claim				
4.1	PEOPLES GAS Nonpriority Creditor's Name			Last 4 digits of account number 8 2 9 8		900.00				
	200 E RANDOLPH			When was the debt incurred?	\$	900.00				
	Number Street									
	CHICAGO City	IL State	60601 ZIP Code	As of the date you file, the claim is: Check all that apply.						
	Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only			Contingent Unliquidated Disputed						
	Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:						
	At least one of the debtors and another			☐ Student loans						
	Check if this claim is for a commu	nity debt		Obligations arising out of a separation agreement or divorce						
	Is the claim subject to offset?			that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debt	s					
	☐ No ☐ Yes			☑ Other Specify GAS BILL						
4.2	COMCAST	**************************************	ren nementre trent en	Last 4 digits of account number $\frac{8}{2}$ $\frac{9}{9}$ $\frac{8}{8}$	\$	1,100.00				
	Nonpriority Creditor's Name			When was the debt incurred?						
	1701 JFK BV Number Street		7477-	TT.						
	PHIL	PA	19103	As of the date you file, the claim is: Check all that apply.						
	City	State	ZIP Code	Contingent						
	Who incurred the debt? Check one.			Unliquidated						
	Debtor 1 only Debtor 2 only			☐ Disputed						
	Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:						
	At least one of the debtors and another			☐ Student loans						
	☐ Check if this claim is for a commun	ity debt		Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	is the claim subject to offset?			Debts to pension or profit-sharing plans, and other similar debts						
	□ No □ Yes			Other. Specify CABLE BILL		NA PA				
.3	NAVIENT	PAPERIO (A. CERTANIA CARPENIA) AREALANA		Last 4 digits of account number 8 2 9 8	Province Lineary out Angely of	NONECONODECENSORIALISMAN (ANDREASAN CENTROSCOCCES				
	Nonpriority Creditor's Name			When was the debt incurred?						
	POBOX 8500 Number Street	· · · · · · · · · · · · · · · · · · ·		- The was the dest nichtsed?						
	WILKES BARR	PA State	18773 ZIP Code	- As of the date you file, the claim is: Check all that apply.						
	•	State	ZIF ÇUQE	☐ Contingent		1				
	Who incurred the debt? Check one.			Unliquidated						
	Debtor 1 only Debtor 2 only			Disputed						
	Debtor 1 and Debtor 2 only			Type of NONDRIODITY						
	At least one of the debtors and another			Type of NONPRIORITY unsecured claim: ☑ Student loans						
	Check if this claim is for a commun	ity debt		Obligations arising out of a separation agreement or divorce		THE O'BRITAL CONTRACT				
	Is the claim subject to offset?			that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		Type and the same				
	☐ No ☑ Yes			Other. Specify						
	All general and the state of th		Antonia de la compositione servicio de la compositione de la compositione de la compositione de la compositione			nes delle pellengi				

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First Name Middle Name

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Part 2:

Your NONPRIORITY Unsecured Claims — Continuation Page

CITY OF CHICAGO	· · · · · · · · · · · · · · · · · · ·		Last 4 digits of account number 8 2 9 8	\$ 8,0				
Nonpriority Creditor's Name 121 N LASALLE			When was the debt incurred?					
Number Street CHICAGO	IL	60602	As of the date you file, the claim is: Check all that apply.					
City Who incurred the debt? Check	State	ZIP Code	Contingent Unliquidated Disputed					
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	another		Type of NONPRIORITY unsecured claim: Student loans					
☐ Check if this claim is for a c			Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
s the claim subject to offset? No Yes	ommunity dest		Debts to pension or profit-sharing plans, and other similar debts Other. Specify PARKING TICKETS					
UNITED AUTO CREDIT		riikke Nazirialari (tarapa yang tang dalari Kirkacian Sirkacian Sirkacian da an Singka yang segarang	Last 4 digits of account number 8 2 9 8	\$ <u>10,0</u> 0				
Ionpriority Creditor's Name POBOX 14217			When was the debt incurred?					
lumber Street	CA	92623	As of the date you file, the claim is: Check all that apply.					
ity	State	ZIP Code	Contingent					
Who incurred the debt? Check of Debtor 1 only	ne.		Unliquidated Disputed					
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a	nother		Type of NONPRIORITY unsecured claim: Student loans					
Check if this claim is for a c			 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 					
s the claim subject to offset? No Yes	minumey desi		Debts to pension or profit-sharing plans, and other similar debts Other. Specify DEF BAL AUTO LOAN					
ACL INC	r Simerka e Naerwagg saig en 1900 Santjar la Nythudeu Askinskiin ka as	ari 1999 1999 (ang pilipingan pangangan pangangan pangangan pangangan pangangan pangangan pangangan pangangan	Last 4 digits of account number 8 2 9 8	\$ <u>6</u>				
onpriority Creditor's Name POBOX 442 165 CENTR	Δ1 Δ\/Ε		When was the debt incurred?					
Umber Street HASBROUCK HGHTS	NJ	07604	As of the date you file, the claim is: Check all that apply.					
ty	State	ZIP Code	Contingent					
ho incurred the debt? Check or	n e .		☐ Unliquidated ☐ Disputed					
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a	nother		Type of NONPRIORITY unsecured claim: Student loans					
Check if this claim is for a co			Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
the claim subject to offset?	,		 □ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify MEDICAL 					

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Part 3:

List Others to Be Notified About a Debt That You Already Listed

CREDIT MANAGEME	NT		On which entry in Part 1 or Part 2 did you list the original creditor?				
4200 INTERNATIONA	AL PKWY		Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims				
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims				
CARROLLTON	TX	75007	Last 4 digits of account number 8 2 9 8				
City	State	ZIP Code	**************************************				
FALLS COLLECTION	S	····	On which entry in Part 1 or Part 2 did you list the original creditor?				
POBOX 668			ting 4 of (Chark and) D. Batta Ondia and B. W. W.				
Number Street			Line 4 of (Check one): Part 1: Creditors with Priority Unsecured Claims				
			✓ Part 2: Creditors with Nonpriority Unsecured Claims				
GERMANTOWN	WI State	53022 ZIP Code	Last 4 digits of account number 8 2 9 8				
e tradicione de la company de la company La company de la company d	orais.	ZIP Code					
Name			On which entry in Part 1 or Part 2 did you list the original creditor?				
			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims				
Number Street			Part 2: Creditors with Nonpriority Unsecured				
	.w.t		Claims				
City Nanatatasaanan na ara ara sa	State	ZIP Code	Last 4 digits of account number				
ame			On which entry in Part 1 or Part 2 did you list the original creditor?				
			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims				
lumber Street			Part 2: Creditors with Nonpriority Unsecured				
			Claims Claims				
Eity	State	ZIP Code	Last 4 digits of account number				
ame	······································		On which entry in Part 1 or Part 2 did you list the original creditor?				
			Line of (Check and) D. Bott 4. Continue 18. D. 19.				
umber Street			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims				
			Claims Part 2: Creditors with Nonpriority Unsecured				
ity	State	ZIP Code	Last 4 digits of account number				
A SCA TEE SECONDANIE AND	etti kaisii irrettiinen taista tai taista kaista kaista kaista kaista kaista kaista kaista kaista kaista kaist	2-1	On which entry in Part 1 or Part 2 did you list the original creditor?				
ame							
umber Street			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims				
		-	Part 2: Creditors with Nonpriority Unsecured Claims				
ty	State	ZIP Code	Last 4 digits of account number				
me			On which entry in Part 1 or Part 2 did you list the original creditor?				
imber Street			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims				
			Claims Part 2: Creditors with Nonpriority Unsecured				
у	State	ZIP Code	Last 4 digits of account number				

DOWNSON DOC 1

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Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

				Total claim
Total claims	6a	Domestic support obligations	6a.	\$0.00
from Part 1	6b	. Taxes and certain other debts you owe the government	6b.	s31,000.00
	6c	. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d	. Other. Add all other priority unsecured claims. Write that amount here.	6d.	+ \$ 0.00
	6e	Total. Add lines 6a through 6d.	6e.	\$31,000.00
FREENING COMM				Total claim
Total claims	6f.	Student loans	6f.	s 8,000.00
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h,	\$0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	+ \$ 20,060.00

Case 16-15369 Doc 1 Filed 05/05/16 Entered 05/05/16 11:11:42 Desc Main Page 30 of 53 Document Fill in this information to identify your case: DWIGHT WINTERS Debtor Debtor 2 (Spouse If filing) First Name Middle Name Last Nami United States Bankruptcy Court for the: Northern District of Illinois 16-09599 Case number (if known) Check if this is an amended filing Official Form 106G Schedule G: Executory Contracts and Unexpired Leases 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known). 1. Do you have any executory contracts or unexpired leases? No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B). 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases. Person or company with whom you have the contract or lease State what the contract or lease is for 2.1 Name Number Street City State ZIP Code 2.2 Name Number Street City State ZIP Code 2.3 Name Number Street City State ZIP Code 2.4 Name Number Street City State ZIP Code 2.5 Name Number Street

State

ZIP Code

City

Case 16-15369 **DWIGHT WINTERS**

Document

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Case number (Fknown) 16-09599

Debtor 1

Middle Name

Last Name

Doc 1

\		Additiona	l Page if You	Have More Contracts or I	
,	Person	or compan	y with whom y	ou have the contract or lease	What the contract or lease is for
2.	2				
•	Name				
	Number	Street			
	City		State	ziP Code	
2	Type-on-united the second features of	NEANER STEELING NAMES AND AND ATTEMPTION FROM SHE	e Productiva (Control of the state of the st	render des del la transporter de la comenta des reportes didentadad l'especial fonde transporte de Constant de	
	Name				
	Number	Street			
	City		State	ZIP Code	
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	Name		- And Andrews		
	Number	Street			**************************************
	City		State	ZIP Code	
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eccus.	Name				
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	City		State	ZIP Code	· · · · · · · · · · · · · · · · · · ·
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	Name				
	Number	Street			- The state of the
	City		State	ZIP Code	
	Non-state that the constraint of	Service of the specific state of the specifi	**************************************	TIE COME	
<u>-</u>	Name				
	Number	Street			
	City				
ere pa	ony Seisententententententen	Tallo and the second above history	State	ZIP Code	
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	Number	Street			
		Sheet			
	City	en errore over et estado en el enque en encolo.	State	ZIP Code	
	Name				
	Number	Street	·		
	City	***********************	State	ZIP Code	

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Fill in this	information to identify yo	our case:	Decument	Page 22 of 53		
Debtor 1	DWIGHT WINTERS	3				
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if fill	ng) First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for the: No	rthern Distric	t of Illinois			
Case numbe	er 16-09599					
(If known)						☐ Check if this is a
						amended filing
	Form 106H					
Sched	lule H: Your (Codeb	tors			12/15
ire filing to: ind number	gether, both are equally re	esponsible fo on the left. A	or supplying correct is	nformation if more sr	ace is needed, conv.	possible. If two married peopl the Additional Page, fill it out, nal Pages, write your name an
1. Do you	have any codebtors? (If y	ou are filing a	joint case, do not list e	either spouse as a code	btor.)	Constitution (Manufacture of the Constitution of Manufacture of the Constitution of th
Ø No						
☐ Yes		lived in a a-	mmanapitus mana-atrit	da andaronte and Co.	and the same of the same	
Arizona	the last 8 years, have you , California, Idaho, Louisian	a, Nevada, N	ew Mexico, Puerto Ric	ne or territory? (Common, Texas, Washington,	านกหุ property states ย and Wisconsin.)	ana territories include
	Go to line 3.				,	
	. Did your spouse, former sp	pouse, or lega	al equivalent live with y	ou at the time?		
U	Yes. In which community sta	ate or territory	y did you live?	Fill in th	e name and current ac	ddress of that person.
	Name of your spouse, former spous	e, or legal equiva	ent			
		e, or legal equiva	lent			
	Name of your spouse, former spous Number Street	e, or legal equiva	ient			
		e, or legal equiva		ZIP Code		
3. In Colum shown i Schedu Schedu	Number Street City nn 1, list all of your codeb in line 2 again as a codebi le D (Official Form 106D), le E/F, or Schedule G to fi	State stors. Do not tor only if the Schedule E/	include your spouse at person is a guarant F (Official Form 106E	as a codebtor if your tor or cosigner, Make	sure you have listed ficial Form 106G). Us	the creditor on e Schedule D,
s. In Colum shown Schedu Schedu	Number Street City nn 1, list all of your codeb in line 2 again as a codebt le D (Official Form 106D),	State stors. Do not tor only if the Schedule E/	include your spouse at person is a guarant F (Official Form 106E	as a codebtor if your for or cosigner. Make (F), or Schedule G (Of	sure you have listed i icial Form 106G). Us	the creditor on
3. In Colur shown Schedu Schedu Colum	Number Street City nn 1, list all of your codeb in line 2 again as a codebi le D (Official Form 106D), le E/F, or Schedule G to fi	State stors. Do not tor only if the Schedule E/	include your spouse at person is a guarant F (Official Form 106E	as a codebtor if your tor or cosigner. Make (F), or Schedule G (Of	sure you have listed i icial Form 106G). Us	the creditor on e Schedule D, to whom you owe the debt
S. In Colum shown Schedu Schedu Columi	Number Street City nn 1, list all of your codeb in line 2 again as a codebi le D (Official Form 106D), le E/F, or Schedule G to fi	State stors. Do not tor only if the Schedule E/	include your spouse at person is a guarant F (Official Form 106E	as a codebtor if your for or cosigner. Make (F), or Schedule G (Of	sure you have listed to icial Form 106G). Use olumn 2: The creditor check all schedules the	the creditor on e Schedule D, to whom you owe the debt at apply:
S. In Colum shown Schedu Schedu Colum	Number Street City nn 1, list all of your codeb in line 2 again as a codebi le D (Official Form 106D), le E/F, or Schedule G to fi	State stors. Do not tor only if the Schedule E/	include your spouse at person is a guarant F (Official Form 106E	as a codebtor if your for or cosigner. Make (F), or Schedule G (Of	sure you have listed to ficial Form 106G). Use olumn 2: The creditor check all schedules the	the creditor on e Schedule D, to whom you owe the debt at apply:
3. In Colum shown Schedu Schedu Colum	Number Street City mn 1, list all of your codeb in line 2 again as a codebt le D (Official Form 106D), le E/F, or Schedule G to fi m 1: Your codebtor	State stors. Do not tor only if the Schedule E/	include your spouse at person is a guarant F (Official Form 106E	as a codebtor if your for or cosigner. Make (F), or Schedule G (Of	sure you have listed to icial Form 106G). Use olumn 2: The creditor check all schedules the	the creditor on the Schedule D, to whom you owe the debt at apply:
3. In Colum shown Schedu Schedu Columi	Number Street City mn 1, list all of your codeb in line 2 again as a codebi ile D (Official Form 106D), ile E/F, or Schedule G to fi in 1: Your codebtor	State stors. Do not tor only if the Schedule E/	include your spouse at person is a guarant F (Official Form 106E	as a codebtor if your for or cosigner. Make (F), or Schedule G (Of	sure you have listed ficial Form 106G). Use olumn 2: The creditor check all schedules the Schedule D, line Schedule E/F, line	the creditor on the Schedule D, to whom you owe the debt at apply:
3. In Colum shown in Schedu Schedu Column Name	Number Street City mn 1, list all of your codeb in line 2 again as a codebi ile D (Official Form 106D), ile E/F, or Schedule G to fi in 1: Your codebtor	State stors. Do not tor only if the Schedule E/	include your spouse at person is a guarant F (Official Form 106E) n 2.	as a codebtor if your for or cosigner. Make (F), or Schedule G (Of	sure you have listed to ficial Form 106G). Use following 2: The creditor check all schedules the schedule D, line Schedule E/F, line Schedule G, line	the creditor on e Schedule D, to whom you owe the debt at apply:
3. In Colum shown in Schedu Schedu Column Name	Number Street City mn 1, list all of your codeb in line 2 again as a codebi ile D (Official Form 106D), ile E/F, or Schedule G to fi in 1: Your codebtor	State stors. Do not tor only if the Schedule E/	include your spouse at person is a guarant F (Official Form 106E) n 2.	as a codebtor if your for or cosigner. Make (F), or Schedule G (Of	sure you have listed to icial Form 106G). Use column 2: The creditor check all schedules the Schedule D, line Schedule G, line Schedule D, line	the creditor on e Schedule D, to whom you owe the debt at apply:
3. In Column shown in Schedu Schedu Column Name Number 2	Number Street City nn 1, list all of your codeb in line 2 again as a codebt ile D (Official Form 106D), ile E/F, or Schedule G to fi in 1: Your codebtor Street	State stors. Do not tor only if the Schedule E/	include your spouse at person is a guarant F (Official Form 106E) n 2.	as a codebtor if your for or cosigner. Make (F), or Schedule G (Of	sure you have listed a ficial Form 106G). Use column 2: The creditor check all schedules the schedule D, line Schedule G, line Schedule D, line Schedule E/F, line Schedule E/F, line	the creditor on e Schedule D, to whom you owe the debt at apply:
3. In Colum shown Schedu Schedu Column Name Number City 2	Number Street City nn 1, list all of your codeb in line 2 again as a codebt ile D (Official Form 106D), ile E/F, or Schedule G to fi in 1: Your codebtor Street	State stors. Do not tor only if the Schedule E/	include your spouse at person is a guarant F (Official Form 106E) n 2.	as a codebtor if your for or cosigner. Make (F), or Schedule G (Of	sure you have listed to icial Form 106G). Use column 2: The creditor check all schedules the Schedule D, line Schedule G, line Schedule D, line	the creditor on the Schedule D, to whom you owe the debt at apply:
3. In Colum shown is Schedu Schedu Column 1.1 Name Number City 2. Name Number City	Number Street City nn 1, list all of your codeb in line 2 again as a codebt ile D (Official Form 106D), ile E/F, or Schedule G to fi in 1: Your codebtor Street	State stors. Do not tor only if the Schedule E/ il out Colum	include your spouse at person is a guarant F (Official Form 106E) n 2.	as a codebtor if your for or cosigner. Make (F), or Schedule G (Of	sure you have listed a ficial Form 106G). Use column 2: The creditor check all schedules the schedule D, line Schedule G, line Schedule D, line Schedule E/F, line Schedule E/F, line	the creditor on the Schedule D, to whom you owe the debt at apply:
3. In Columshown Schedu Schedu Column 1.1 Name Number City 2. Name Number City 3. In Column Schedu Sched	Number Street City nn 1, list all of your codeb in line 2 again as a codebt ile D (Official Form 106D), ile E/F, or Schedule G to fi in 1: Your codebtor Street	State stors. Do not tor only if the Schedule E/ il out Colum	include your spouse at person is a guarant F (Official Form 106E) n 2.	as a codebtor if your for or cosigner. Make (F), or Schedule G (Of	sure you have listed it icial Form 106G). Use ficial Form 106G). Use olumn 2: The creditor check all schedules the Schedule D, line Schedule G, line Schedule D, line Schedule E/F, line Schedule E/F, line Schedule E/F, line Schedule G, line Sche	the creditor on the Schedule D, to whom you owe the debt at apply:
3. In Colum shown Schedu Schedu Column 1.1 Name Number City Name Number	Number Street City nn 1, list all of your codeb in line 2 again as a codebt ile D (Official Form 106D), ile E/F, or Schedule G to fi in 1: Your codebtor Street	State stors. Do not tor only if the Schedule E/ il out Colum	include your spouse at person is a guarant F (Official Form 106E) n 2.	as a codebtor if your for or cosigner. Make (F), or Schedule G (Of	sure you have listed a ficial Form 106G). Use column 2: The creditor check all schedules the schedule D, line Schedule G, line Schedule D, line Schedule E/F, line Schedule E/F, line	the creditor on e Schedule D, to whom you owe the debt at apply:
3. In Columshown Schedu Schedu Column 1.1 Name Number City 2.2 Name Number City 3.3	Number Street City nn 1, list all of your codeb in line 2 again as a codebt le D (Official Form 106D), le E/F, or Schedule G to fi n 1: Your codebtor Street	State stors. Do not tor only if the Schedule E/ il out Colum	include your spouse at person is a guarant F (Official Form 106E) n 2.	as a codebtor if your for or cosigner. Make (F), or Schedule G (Of	sure you have listed in it is in the creditor of the creditor check all schedules the check all schedules the check all schedule D, line Schedule G, line Schedule E/F, line Schedule E/F, line Schedule E/F, line Schedule G, line Schedule G, line Schedule G, line Schedule D, line	the creditor on e Schedule D, to whom you owe the debt at apply:

DWIGHT WINTERS

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Lasi Name

Additional	Page	to	List	More	Codebtors
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				Check all school less that gradue
		7,443,44,714		Check all schedules that apply:
Name				Schedule D, line
				Schedule E/F, line
Number	Street			Schedule G, line
City	The state of the s	State	ZIP Code	
Name				Schedule D, line
				☐ Schedule E/F, line
Number	Street			Schedule G, line
City		State	ZiP Code	THE REPORT OF THE PROPERTY OF
Name				Schedule D, line
				Schedule E/F, line
Number	Street			Schedule G, line
City		State	ZIP Code	
Name				Schedule D, line
				☐ Schedule E/F, line
Number	Street			□ Schedule G, line
City	water the state of	State	ZIP Code	
Name				Schedule D, fine
				☐ Schedule E/F, line
Number	Street	MATERIAL CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CO		Schedule G, line
City		State	ZIP Code	
lame			The State of the S	Schedule D, line
				☐ Schedule E/F, line
lumber	Street			Schedule G, line
ity		State	ZIP Code	
lame				Schedule D, line
				☐ Schedule E/F, line
lumber	Street			Schedule G, line
ity		State	ZIP Code	
ame		The state of the s		Schedule D, line
				Schedule E/F, line
umber	Street		77 7990/10 (Mark 1997)	Schedule G, line
		State		_

Case 16-15369 Doc 1 Filed 05/05/16 Entered 05/05/16 11:11:42 Desc Main Document Page 34 of 53 Fill in this information to identify your case: **DWIGHT WINTERS** Debtor 1 Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois 16-09599 Case number Check if this is: (If known) An amended filing A supplement showing postpetition chapter 13 income as of the following date: Official Form 1061 MM / DD / YYYY Schedule I: Your Income 12/15 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Employment** 1. Fill in your employment Debtor 1 information. Debtor 2 or non-filing spouse If you have more than one job, attach a separate page with **☑** Employed **Employment status** Employed information about additional employers. ☐ Not employed ■ Not employed Include part-time, seasonal, or self-employed work. WAREHOUSE SUPERVISOR Occupation Occupation may include student or homemaker, if it applies. <u>USPS</u> Employer's name Employer's address 3145 LEXINGTON AVE S Number Street Number Street EAGAN MN 55121 ZIP Code State City ZIP Code How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 2. 5,000.00 3. Estimate and list monthly overtime pay. 3. 5,000.00 4. Calculate gross income. Add line 2 + line 3.

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Debtor 1

DWIGHT WINTERS First Name

Middle Name

Last Name

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		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$ 5,000.00	\$	
5. List all payroll deductions:		*		
5a. Tax, Medicare, and Social Security deductions	c -	4 400 00		
5b. Mandatory contributions for retirement plans	5a. 5b.		\$	
5c. Voluntary contributions for retirement plans	5c.		\$ \$	
5d. Required repayments of retirement fund loans	5d.		\$	
5e. Insurance	5e.	40.00	\$	
5f. Domestic support obligations	5f.	\$	\$	
5g. Union dues	5g.	\$ <u>18.00</u>	\$	
5h. Other deductions. Specify:	5h.	+\$	+ \$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h	. 6 .	\$ <u>1,592.00</u>	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 3,408.00	\$	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	\$	
8b. Interest and dividends	8b.	\$	\$	
8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive	ent			
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	\$	
8d. Unemployment compensation	8d.	\$	\$	
8e. Social Security	8e.	\$	\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistar that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	ice			
Specify:	8f.	\$	\$	
8g. Pension or retirement income	8g.	\$	\$	
8h. Other monthly income. Specify:	8h.	+\$	+ \$	
9. Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$	
 Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 	10.	\$_3,408.00 +	\$=	\$3,408.00
1. State all other regular contributions to the expenses that you list in Sched	lule J.			
Include contributions from an unmarried partner, members of your household, y friends or relatives.				
Do not include any amounts already included in lines 2-10 or amounts that are specify:	not av	ailable to pay expense	s listed in Schedule J.	s 0.00
Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Your Assets and Liabilities and Certain S.	result tatistic	is the combined month	lv income.	\$3,408.00
3. Do you expect an increase or decrease within the year after you file this fo	orm?			monthly income
☐ Yes. Explain:				

Case 16-15369 Doc 1 Filed 05/05/16 Entered 05/05/16 11:11:42 Desc Main Page 36 of 53 Document Fill in this information to identify your case: **DWIGHT WINTERS** Debtor 1 Check if this is: Debtor 2 An amended filing (Spouse, if filing) First Name Last Name A supplement showing postpetition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: 16-09599 Case number MM / DD / YYYY Official Form 106J Schedule J: Your Expenses 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** 1. Is this a joint case? No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate household? ☐ No Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? ☐ No Dependent's relationship to Dependent's Does dependent live Do not list Debtor 1 and Yes. Fill out this information for Debtor 1 or Debtor 2 age with you? Debtor 2. each dependent..... ☐ No Do not state the dependents' DANETTE 36 ☑ Yes names. No \mathbf{Z} Yes ☐ No RYAN Yes ☐ No RYLEIGH Yes ☐ No LAYLA ☑ Yes 3. Do your expenses include ZÍ No expenses of people other than ☐ Yes yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) Your expenses 4. The rental or home ownership expenses for your residence. Include first mortgage payments and 600.00 any rent for the ground or lot. If not included in line 4: Real estate taxes 4a. Property, homeowner's, or renter's insurance 4b.

Home maintenance, repair, and upkeep expenses

Homeowner's association or condominium dues

4c.

4đ.

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Debtor 1

DWIGHT WINTERS
First Name Middle Name

irst Name Middle Name Last Name

Case number (if known) 16-09599

				expenses
	5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	
	6. Utilities:			
	6a. Electricity, heat, natural gas	6a.	œ	80.00
	6b. Water, sewer, garbage collection		· · · · · · · · · · · · · · · · · · ·	80.00
	6c. Telephone, cell phone, internet, satellite, and cable services	6b. 6c.		125.00
	6d. Other. Specify:	6d.	\$ \$	123.00
7	7. Food and housekeeping supplies	7.	\$	500.00
8	Childcare and children's education costs		Ψ	
g	Clothing, laundry, and dry cleaning	8.	p	50.00
10	Personal care products and services	9.		
11		10.	_	50.00
12	Transportation. Include gas, maintenance, bus or train fare.	11.	a	
	Do not include car payments.	12.	\$	150.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	
14.	Charitable contributions and religious donations	14.	•	
15.			V	
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	
	15b. Health insurance	15b.	\$	
	15c. Vehicle insurance	15c.	\$	220.00
	15d. Other insurance. Specify:	15d.	\$	
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	-
17.		10.	-	
	17a. Car payments for Vehicle 1	47.	¢	
	17b. Car payments for Vehicle 2	17a.	\$	
	17c. Other, Specify:	17b.		
	17d. Other. Specify:	17c.		
18		17¢.	\$	
10,	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	
19.	Other payments you make to support others who do not live with you.		-	
	Specify: CHILD SUPPORT	19.	\$	900.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom		Ψ	300.00
	20a. Mortgages on other property	20a.	\$	
	20b. Real estate taxes	20a. 20b.		
	20c. Property, homeowner's, or renter's insurance			
	20d. Maintenance, repair, and upkeep expenses	20c. 20d.		
	20e. Homeowner's association or condominium dues			
		20e.	φ	

Case 16-15369 Doc 1 Filed 05/05/16 Entered 05/05/16 11:11:42 Desc Main Page 38 of 53 Document DWIGHT WINTERS Debtor 1 Case number (if known)_16-09599 Middle Name Other. Specify: 21. Calculate your monthly expenses. 22a. Add lines 4 through 21. 2,675.00 22a. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22b. 22c. Add line 22a and 22b. The result is your monthly expenses. 22c. 2,675.00 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 3,408.00 23a. 23b. Copy your monthly expenses from line 22c above. 23b. 2,675.00 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 733.00 23c 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? Mo. ☐ Yes. Explain here:

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Fill in this information to identify your case:		1 age 39 01 33	
Debtor 1 DWIGHT WINTERS First Name Middle Name	Last Name		
Debtor 2 (Spouse, if filing) First Name Middle Name	Last Name		
United States Bankruptcy Court for the: Northern District of			
Case number			
(If known)			Check if this is an amended filing
		-	amended ming
Official Form 107			
Statement of Financial Affair	rs for Indiv	iduals Filing for Bankruptc	y 12/15
Be as complete and accurate as possible. If two marrinformation. If more space is needed, attach a separa number (if known). Answer every question. Part 1: Give Details About Your Marital Star	ate sheet to this for	rm. On the top of any additional pages, write your	name and case
What is your current marital status?			
☐ Married ☑ Not married			
Not married			
2. During the last 3 years, have you lived anywhere	other than where y	you live now?	
M No			
Yes. List all of the places you lived in the last 3 y	ears. Do not include	e where you live now.	
Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		☐ Same as Debtor 1	Same as Debtor 1
Number Street	From	Number Street	From
Side.	То	Number Street	То
	-		
City State ZIP Code		City State ZIP Code	
		☐ Same as Debtor 1	Same as Debtor 1
		Same as Design 1	Same as Debior 1
Number Street	From	Number Street	From
	To		То
City State ZIP Code	•	City State ZIP Code	
3. Within the last 8 years, did you ever tive with a on	anco or logal one	volent in a community much of the externity of	0
	no, Louisiana, Nevad	da, New Mexico, Puerto Rico, Texas, Washington, and	Community property d Wisconsin.)
☑ No			
Yes. Make sure you fill out Schedule H: Your Cod	debtors (Official Fori	m 106H).	
e de la companya de			e e e e e e e e e e e e e e e e e e e

Part 2: Explain the Sources of Your Income

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Debtor 1	DWIGHT	WINTERS		3.5	Casa mumban
	First Name	Middle Name	Last Name	•	Case number

4.	Did you have any income from employment Fill in the total amount of income you receive If you are filing a joint case and you have income.	d from all jobs and all bus	inesses, including part-ti	ime activities.	ndar years?
	☑ No ☐ Yes. Fill in the details.				
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of Income Check all that apply	Gross Income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$8,508.00	☐ Wages, commissions, bonuses, tips☐ Operating a business	\$
	For last calendar year:	Wages, commissions, bonuses, tips	\$ 81,611.00	Wages, commissions, bonuses, tips	
	(January 1 to December 31, 2015 YYYY	Operating a business	Ψ	Operating a business	\$
	For the calendar year before that:	Wages, commissions, bonuses, tips	E0 560 00	Wages, commissions, bonuses, tips	· · · · · · · · · · · · · · · · · · ·
	(January 1 to December 31, 2014 YYYY	Operating a business	\$ 59,569.00	Operating a business	\$
	List each source and the gross income from e No Yes. Fill in the details.	ach source separately. Do	not include income that	you listed in line 4.	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:		\$ \$		\$ \$ \$
	For last calendar year:		5		
					\$
	(January 1 to December 31, 2015)		B		5
	(January 1 to December 31, 2015)		B		5
	(January 1 to December 31,2015		S		\$\$

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Debtor 1

DWIGHT	WINTERS

First Name Middle Name Last Name

Case number (if known)____

	6	١	1	t	ì		١
					ю	d	

List Certain Payments You Made Before You Filed for Bankruptcy

No.	Neither Debtor 1 nor Debtor 2 has primaril	y consumer (debts. Consumer de	ebts are defined in 11 U.S.C.	§ 101(8) as
	incurred by an individual primarily for a perso	onal, family, or	household purpose	t."	3 (0) 40
	During the 90 days before you filed for bankru	iptcy, did you	pay any creditor a to	otal of \$6,225* or more?	
İ	No. Go to line 7.				
	Yes. List below each creditor to whom you total amount you paid that creditor. E child support and alimony. Also, do n	o not include	payments for dome:	stic support obligations, such	he as
•	* Subject to adjustment on 4/01/16 and every				ent.
Yes. I	Debtor 1 or Debtor 2 or both have primarily	consumer d	ebts.		
	During the 90 days before you filed for bankru			otal of \$600 or more?	
	☑ No. Go to line 7.				
ſ					
•	Yes. List below each creditor to whom you creditor. Do not include payments for alimony. Also, do not include paymer	domestic sun	port obligations, suc	th as child support and	t
		Dates of payment	Total amount pai	d Amount you still owe	Was this payment for
	Creditor's Name		\$	<u> </u>	— ☐ Mortgage
	Creditor's Indiffe				☐ Car
	Number Street	***************************************			Credit card
					Loan repayment
					Suppliers or vendor
	City State ZIP Code				Other
	ere			and the second of the second o	
			\$	\$	5
	Creditor's Name				— ☐ Mortgage
					Car
					Credit card
	Number Street				
	Number Street				Loan repayment
	****				☐ Suppliers or vendors
	City State ZIP Code				, .
	****				☐ Suppliers or vendor
	City State ZIP Code		\$	····· \$	☐ Suppliers or vendor☐ Other
	****		\$	\$\$	□ Suppliers or vendor □ Other
	City State ZIP Code Creditor's Name		\$	\$	□ Suppliers or vendor □ Other □ Mortgage □ Car
	City State ZIP Code		\$	\$\$	Suppliers or vendor Other Mortgage Car Credit card
	City State ZIP Code Creditor's Name		\$	\$	☐ Suppliers or vendors ☐ Other ☐ Mortgage ☐ Car

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btor 1	DWIGHT WINTEF First Name Middle Nam		Last Name				Case number (if know	vn)
Insid corpo agen	orations of which you are it, including one for a busi as child support and alim	any gen an office ness you	eral partners; r r, director, pers	elatives of an	ny ge or o	neral partners; p wner of 20% or	partnerships of wh	who was an insider? pich you are a general partner; ng securities; and any managing for domestic support obligations,
	es. List all payments to a	n insider.		garenning og en	i Dan	gaine no reigne reignore agus	ng 1884 ng palamagalan	To distribute a south money and Arrage house as
				Dates of payment	5.75	Total amount paid	Amount you stil	ll Reason for this payment
	Insider's Name				_ ;	5	\$	•
	Number Street	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			-			
					-			
	City	State	ZIP Code					
	Insider's Name			<u></u>	-	S	\$	
i	Number Street				-			
ō	City	State	ZIP Code					
Includ	e payments on debts gua	ranteed (or cosigned by			nents or transf Total amount paid	er any property of Amount you still owe	Reason for this payment Include creditor's name
ī	nsider's Name				\$)	\$	
ī.	lumber Street	***************************************	······································	***************************************				
_	49-79-0			-				
ō	ity	State	ZIP Code					
Īr	nsider's Name				\$		\$	

City

State

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Debtor 1

-	
DWIGHT WINTERS	
	Case number (if known)
First Name Middle Manne	OGOC HEITIDET (IF KIKWIT)

all such matters, including personal injury ca contract disputes.	were you a party in any lawsuit, court action, or administra ses, small claims actions, divorces, collection suits, paternity ac	tive proceeding? ctions, support or custody modific
No		
Yes. Fill in the details.		
	ature of the case Court or agency	Status of the cas
Case title	Court Name	Pending
	· settings	On appeal
	Number Street	☐ Concluded
Case number		
	City State Zi	P Code
		en de la companya de
Case title	Court Name	Pending
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	Number Street	☐ Concluded
Case number		
	City State ZII	P Code
lo. Go to line 11. es. Fill in the information below.	Describe the property	ate Value of the propert
es. Fill in the information below.		Date Value of the property
		Date Value of the property \$\$
es. Fill in the information below.		Date Value of the property
es. Fill in the information below. Creditor's Name	Describe the property	Date Value of the property
es. Fill in the information below. Creditor's Name	Describe the property	Date Value of the property
Creditor's Name Number Street	Explain what happened Property was repossessed. Property was foreclosed. Property was garnished.	Date Value of the property
es. Fill in the information below. Creditor's Name	Explain what happened Property was repossessed. Property was foreclosed.	Date Value of the property
Creditor's Name Number Street	Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied.	SS
Creditor's Name Number Street	Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied.	S\$
Creditor's Name Number Street City State ZIP Code	Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied.	S\$
Creditor's Name Number Street	Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied.	S\$
Creditor's Name Number Street City State ZIP Code Creditor's Name	Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Describe the property D	S\$
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Creditor's Name Number Street City State ZIP Code Creditor's Name	Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Describe the property Explain what happened	SS

Case 16-15369 Doc 1 Filed 05/05/16 Entered 05/05/16 11:11:42 Desc Main Page 44 of 53 Document **DWIGHT WINTERS** Debtor 1 Last Name 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? ₩ No Yes. Fill in the details. Describe the action the creditor took Date action **Amount** was taken Creditor's Name Number Street City Last 4 digits of account number: XXXX-_ 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? ₩ No ☐ Yes Part 5: **List Certain Gifts and Contributions** 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave per person the gifts Person to Whom You Gave the Gift Number Street ZIP Code Person's relationship to you Gifts with a total value of more than \$600 Describe the gifts Dates you gave per person the gifts Person to Whom You Gave the Gift Number Street City

Person's relationship to you

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DWIGHT WINTERS	Document Page 4		
First Name Middle Name E	ast Name	Case number (if known)	***************************************
	uptcy, did you give any gifts or contrib	outions with a total value of more	e than \$600 to any char
No			
Yes. Fill in the details for each gift or co			
Gifts or contributions to charities	Describe what you contributed	Date yo	u Value
that total more than \$600		contrib	uted
Charity's Name	_ :	***************************************	<u> </u>
			<u> </u>
	}		
Number Street			
City State ZIP Code	-		
	100 - 0.12	Posts	

List Certain Losses			
List Certain Losses			
aster, or gambling?	otcy or since you filed for bankruptcy,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
No Yes. Fill in the details.			
The month of the details.	HE HE CONTROL OF ENHANCE OF STREET	The state of the s	
Describe the property you lost and how the loss occurred	Describe any insurance coverage for the	he loss Date of y	
now the loss occurred	Include the amount that insurance has pa claims on line 33 of Schedule A/B: Proper	aid. List pending insurance	lost
** ** ** ** ** ** ** ** ** ** ** ** **	Claims on the 33 of Scredule Avs. Frober		
			\$

List Certain Payments or Tra	nsfers		
nin 1 vear before you filed for bankru	otcy, did you or anyone else acting on	VOUR hehalf nav or transfer any	property to anyone
consulted about seeking bankruptcy	or preparing a bankruptcy petition?		-
ude any attorneys, bankruptcy petition p	eparers, or credit counseling agencies for	or services required in your bankru	ptcy.
No			
Yes. Fill in the details.			
	Description and value of any property t		ment or Amount of pay
Demon Mho Mao Daid		transfer made	
Person Who Was Paid		a construction of the second second made as	A desired and the second second from
Number Street			\$
		•	Ψ
			¢
			Ψ
City State ZIP Code		:	

Email or website address

Person Who Made the Payment, if Not You

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Debtor	1	

	T WINTERS		Case number (if known)		
First Name	Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·		THE STATE OF THE S
recorded as a literal as demonstrate expension for the section as a sec-	annean airmeil fair an limite fan an rainn ann an ann an ann an an an an an an a				
		Description and value of any property	transferred	Date payment or transfer was made	Amount of payment
Person Who Was	Paid		en nese a la la la lacal de 18 de 18 de 19 d		
					\$
Number Street		: 1			
		<u> </u>		***************************************	\$
City	State ZIP Code				
Email or website a	ddress				
Doctor Who Manda		_			
Person vvno Made	the Payment, if Not You	a statututus namana manana			
✓ No ✓ Yes. Fill in the d	letails.	yaki tang tang igan ag Lib. Nasat tang salah sa	rakin katominan kinaninin me	talkeren berek barek berek ber	
		Description and value of any property to	ransferred		mount of payme
Person Who Was I	Paid			transfer was made	
Number Street				\$	
		-		\$	
City	State ZIP Code				
ransterred in the c nclude both outrigh	ordinary course of you t transfers and transfers and transfers that you h	uptcy, did you sell, trade, or otherwise to up the property of the property of the property. In the property of the property	f a security interest or mo	ortgage on your prope	erty).
		transferred	Describe any property or or debts paid in exchange	r payments received je	Date transfer was made
Person Who Receive	ed Transfer				7
Number Street					
City	State ZiP Code				
Person's relations	ship to you	**************************************	entre de la communitación de trade a trade a qualificación de la companya de la c	emphism of the common participation of the company	
Person Who Receive	ed Transfer				
Person Who Receive	ed Transfer				
	ed Transfer				
	ed Transfer State ZIP Code				

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			Document	Page 47 of 53
tor 1	DWIGHT V	WINTERS Middle Name	Last Name	Case number (# known)
:Within	ı 10 years befo beneficiary? (1	ore you filed for These are often o	bankruptcy, did you transfer a called asset-protection devices.)	any property to a self-settled trust or similar device of which you
☑ No ☐ Ye	s. Fill in the de	tails.		
			Description and value of	of the property transferred Date transfer was made
Nai	me of trust			***************************************
Western	· smanerouse ,			
	ng ang Arang na ray kasa sa			Paneli Boyas and Stores Hallo

	Name of trust				
art 8	List Certain Financial Accoun	ts, Instruments, Safe Deposit	Boxes, and Storage	emilianina en	ordinastifika daridaki kinin menjih kinin darida kinin menjadi yanda da
Inci	hin 1 year before you filed for bankrup sed, sold, moved, or transferred? lude checking, savings, money marke kerage houses, pension funds, coope	t, or other financial accounts: cert	ficates of deposit: shar		
<u>A</u>					
u	Yes. Fill in the details.	to a tight teather office exists of the			
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	Name of Financial Institution		Checking		\$
	Number Street	-	☐ Savings	,,,,,	
			☐ Money market		
			☐ Brokerage		
	City State ZIP Code	•	Other		
				to the transfer of the second	
	Name of Financial Institution	XXXX	Checking		\$
	Name of Financial Institution		☐ Savings		
	Number Street		Money market		
			☐ Brokerage		
			Other		
	City State ZIP Code				
Secu M	ou now have, or did you have within 1 urities, cash, or other valuables? No Yes. Fill in the details.	l year before you filed for bankrup	tcy, any safe deposit bo	x or other depository	for
		Who else had access to it?	Describe the c	ontents	Do you st have it?
	Name of Financial Institution	Name			☐ No☐ Yes
	Number Street	Number Street	A Principles of the Control of the C		A STATE OF THE STA
		City State ZIP Code	·		
		City State ZIP Code	i		

Entered 05/05/16 11:11:42 Case 16-15369 Doc 1 Filed 05/05/16 Page 48 of 53 Document DWIGHT WINTERS Last Name 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? M No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? ☐ No Name of Storage Facility Name Yes Number Street Number Street City State ZIP Code City State ZIP Code **Identify Property You Hold or Control for Someone Else** 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. ☑ No Yes. Fill in the details. Where is the property? Describe the property Owner's Name Number Street Number Street

ZIP Code

Part 10: Give Details About Environmental Information

ZIP Code

For the purpose of Part 10, the following definitions apply:

State

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

Yes. Fill in the details.	
	Governmental unit Environmental law, if you know it Date of notice
Name of site	Governmental unit
Number Street	Number Street
	City State ZIP Code
City State ZIP Code	-

Debtor 1

Part 9:

City

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Debtor 1	DWIGHT	WINTERS
Deplor 1	01110111	AAIIAI EIZO

ave you notified any governmental un	***************************************		
Í No			
Yes. Fill in the details.	of this make a majority of the control of the		
	Governmental unit	Environmental law, if you ki	now it Date of notic
Name of site	Governmental unit	······································	
Number Street	Number Street	The state of the s	
	Number Street		
	City State ZIP Code		
City State ZiP Code			
ve you been a party in any judicial or	administrative proceeding under a	any environmental law? Inclu	de settlements and orders
No			and of dela.
Yes. Fill in the details.	to the second control of the second control		
	Court or agency	Nature of the case	Status of the
Case title			HENRY REPORTS IN AN PROPERTY OF
	Court Name		Pending
			· · · · · · · · · · · · · · · · · · ·
		:	On appea
	Number Street		
Case number 1: Give Details About Your Bookin 4 years before you filed for bankri	City State ZIP C	y Business	On appea
1: Give Details About Your Bachin 4 years before you filed for bankri A sole proprietor or self-employed A member of a limited liability cor A partner in a partnership	City State ZIP C usiness or Connections to An uptcy, did you own a business or I d in a trade, profession, or other a npany (LLC) or limited liability par	y Business have any of the following con	Conclude
1: Give Details About Your Bachin 4 years before you filed for bankri A sole proprietor or self-employed A member of a limited liability cor A partner in a partnership	City State ZIP C usiness or Connections to An uptcy, did you own a business or I d in a trade, profession, or other a npany (LLC) or limited liability par	y Business have any of the following con	Conclude
1: Give Details About Your Behin 4 years before you filed for bankre A sole proprietor or self-employee A member of a limited liability cor A partner in a partnership An officer, director, or managing e	City State ZIP C usiness or Connections to An uptcy, did you own a business or I d in a trade, profession, or other a npany (LLC) or limited liability par executive of a corporation	y Business nave any of the following concitivity, either full-time or part- tnership (LLP)	Conclude
1: Give Details About Your Behin 4 years before you filed for bankru A sole proprietor or self-employed A member of a limited liability cor A partner in a partnership An officer, director, or managing an An owner of at least 5% of the vot	City State ZIP C usiness or Connections to An uptcy, did you own a business or I d in a trade, profession, or other a npany (LLC) or limited liability par executive of a corporation ing or equity securities of a corpo	y Business nave any of the following concitivity, either full-time or part- tnership (LLP)	Conclude
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Case 16-15369 Doc 1 Filed 05/05/16 Entered 05/05/16 11:11:42 Desc Main Document Page 50 of 53 DWIGHT WINTERS

Debtor	4	
Denior	ī	

	Describe the nature of the business	Employer Identification number
Business Name		Do not include Social Security number or ITIN.
		EIN:
Number Street		
	Name of accountant or bookkeeper	Dates business existed
City State	ZIP Code	From To
o resolven agrana and an all a single spirite in the second spirite and a single spirite and		
nstitutions, creditors, or other p	or bankruptcy, did you give a financial statement to a	inyone about your business? Include all financial
the state of the s) a) (165.	
No		
Yes. Fill in the details below.		
	Date issued	
Name	MM / DD / YYYY	
Number Street	RATE ARTHUR AND ARTHUR	
	We then the state of the state	
City State 2	ZIP Code	
City State 2	ZIP Code	
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•	ZIP Code	
	ZIP Code	
22 Sign Below		
Sign Below	Statement of Einspeiel Affairs and an activities	and I declare under penalty of periury that the
Sign Below lave read the answers on this aswers are true and correct. I connection with a bankruptcy	Statement of Financial Affairs and any attachments, a understand that making a false statement, concealing case can result in fines up to \$250,000, or imprison	and I declare under penalty of perjury that the property, or obtaining money or property by fraud
Sign Below lave read the answers on this aswers are true and correct. I connection with a bankruptcy	Statement of Financial Affairs and any attachments, a understand that making a false statement, concealing case can result in fines up to \$250,000, or imprison	and I declare under penalty of perjury that the property, or obtaining money or property by fraud nent for up to 20 years, or both.
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24 Sign Below ave read the answers on this swers are true and correct. I to connection with a bankruptcy	Statement of Financial Affairs and any attachments, a understand that making a false statement, concealing case can result in fines up to \$250,000, or imprisonn is 3571.	and I declare under penalty of perjury that the I property, or obtaining money or property by fraud nent for up to 20 years, or both.
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CREDITOR MATRIX

CHRYSLER CAPITAL POBOX 961275 FT WORTH TX 76161

PEOPLES GAS 200 E RANDOLPH CHICAGO IL 60601

COMCAST 1701 JFK BV PHILADELPHIA PA 19103

ACL INC POBOX 442 165 CENTRAL AVE HASBROUCK HEIGHTS NJ 07604 NAVIENT POBOX 9500 WILKES BARR PA 18773

CREDIT MAMAGEMENT 4200 INTERNATTIONAL PKWY CARROLLTON TX 75007

FLAGSHIP CREDIT 3 CHRISTY DR #201 CHADDS FORD PA 19317

IRS POBOX 802501 CINN OH 45280 UNITED AUTO CREDIT POBOX 14217 IRVINE CA 92623

FALLS COLLECTION SERV POBOX 668 GERMAN TOWN WI 53022

CITY OF CHICAGO 121 N LASALLE ST CHICAGO IL 60602

IDOR SPRINGFIELD IL 62719

UNITED STATES BANKRUTCY COURT NORTHERN DISTRICT OF ILLINOIS

Re: Dw	/ight	Winte	rs
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Bankruptcy Case Number:

Debtor

VERIFICATION OF CREDITOR MATRIX

Number of creditors: 12

The above-named Debtor(s) hereby verify the attached list of creditors are true and correct to the best of my (our) knowledge.

Date: 4/29/16

Debtor

Joint Debtor